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Order Filed on November 3, 2023  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(NEWARK DIVISION)**

In Re:	Case No.: 21-17135-VFP
Eric Celestine Theresa Celestine	Chapter: 13
Debtor(s)	Judge: Vincent F. Papalia

Recommended Local Form

☐ Followed

☒ Modified

**ORDER VACATING STAY AND CANCELLING REPAYMENT AGREEMENT**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: November 3, 2023**

Honorable Stacey L. Meisel  
United States Bankruptcy Judge

(page 2)

Debtor: Eric Celestine  
Theresa Celestine

Case Number: 21-17135-VFP

Caption of Order: Order Granting Relief from the Automatic Stay (and other relief)

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Upon the Certification of Real Time Resolutions, Inc., by and through its Counsel Stern & Eisenberg, PC, attorneys for secured creditor, under Bankruptcy Code § 362(d) for relief from the automatic stay as to certain property as herein set forth, and for cause shown, it is:

ORDERED that the automatic stay of Bankruptcy Code § 362(a) is vacated as to permit the movant to institute or resume and prosecute to conclusion one or more actions in the Court(s) of appropriate jurisdiction (or otherwise as allowed under the law) to pursue movant's rights in the following:

☒ Real Property more fully described as:

1826 Longview Court, Teaneck, NJ 07666 -- the "Property".

☐ Personal Property more fully described as:

It is further Ordered that the movant may join the debtor and any trustee appointed in this case as Defendants in its action(s); irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further Ordered that the Repayment Agreement between Debtor and Real Time Resolutions, Inc., approved on October 21, 2022, is hereby **CANCELLED** and the terms contained therein are hereby **NULL AND VOID**. Real Time Resolutions, Inc. shall withdraw its Amended Proof of Claim within ten (10) days of this Order.

The movant shall serve this Order on the debtor, any trustee and any other party who entered an appearance on the motion.

In re:  
Eric Celestine  
Theresa Celestine  
Debtors

Case No. 21-17135-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 03, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Celestine, Theresa Celestine, 1826 Longview Court, Teaneck, NJ 07666-3711

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor The Huntington National Bank nj-ecfmail@mw-c-law.com alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor CSMC 2021-RPL1 nj-ecfmail@mw-c-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL1 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor The Huntington National Bank nj-ecfmail@mw-c-law.com jhillier@mw-c-law.com
Michael J. Milstead	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Nov 03, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor CSMC 2021-RPL1 Trust bkecf@milsteadlaw.com bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor CSMC 2021-RPL1 Trust rfay@alaw.net bkecf@milsteadlaw.com

Russell L. Low

on behalf of Debtor Eric Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low

on behalf of Joint Debtor Theresa Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Steven P. Kelly

on behalf of Creditor Real Time Resolutions Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11